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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/501,874	02/10/2000	Stephen Lange Ranzini	3892-4000	4487
27123	7590	09/05/2006		EXAMINER
MORGAN & FINNEGAN, L.L.P. 3 WORLD FINANCIAL CENTER NEW YORK, NY 10281-2101				ELISCA, PIERRE E
			ART UNIT	PAPER NUMBER
			3621	

DATE MAILED: 09/05/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Response to Rule 312 Communication	Application No.	Applicant(s)	
	09/501,874	RANZINI ET AL.	
	Examiner	Art Unit	
	Pierre E. Elsca	3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

1. The amendment filed on 16 August 2006 under 37 CFR 1.312 has been considered, and has been:

- a) entered.
- b) entered as directed to matters of form not affecting the scope of the invention.
- c) disapproved because the amendment was filed after the payment of the issue fee.
Any amendment filed after the date the issue fee is paid must be accompanied by a petition under 37 CFR 1.313(c)(1) and the required fee to withdraw the application from issue.
- d) disapproved. See explanation below.
- e) entered in part. See explanation below.



Pierre E. Elsca
PRIMARY EXAMINER